

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHRISTOPHER M. BRUMBAUGH
AMANDA K. BRUMBAUGH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.: 14-70227 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/10/2014 and confirmed on 8/13/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		80,652.26
Less Refunds to Debtor	3,872.51	
TOTAL AMOUNT OF PLAN FUND		76,779.75

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,350.00	
Trustee Fee	3,260.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,610.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK	0.00	50,977.66	0.00	50,977.66
	Acct: 8084				
	JPMORGAN CHASE BANK	16,079.15	16,079.15	0.00	16,079.15
	Acct: 8084				
	WEST PROVIDENCE TWP MUN AUTH	2,471.65	2,471.65	0.00	2,471.65
	Acct:				
					69,528.46

Priority					
	JEFFREY A MURICEAK ESQ	2,350.00	2,350.00	0.00	0.00
	Acct:				
	CHRISTOPHER M. BRUMBAUGH	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER M. BRUMBAUGH	1,296.40	1,296.40	0.00	0.00
	Acct:				
	CHRISTOPHER M. BRUMBAUGH	2,576.11	2,576.11	0.00	0.00
	Acct:				
	EVEY BLACK ATTORNEYS	0.00	0.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	35.56	35.56	0.00	35.56
	Acct:				
	XX				
	LLC				35.56

Unsecured					
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 6001				
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 6002				
	BUREAUS INVESTMENT GROUP PORTFC	666.27	0.00	0.00	0.00
	Acct: 8415				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 3362				
	COMENITY BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3030				
	AMERICAN INFOSOURCE LP AGENT - MI	489.56	26.13	0.00	26.13
	Acct: 3401				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: 0556				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: 5122				
	PAYPAL BUYER CREDIT++	0.00	0.00	0.00	0.00
	Acct: 5803				
	GECC/SAMS CLUB++	0.00	0.00	0.00	0.00
	Acct: 1043				
	PRA/PORTFOLIO RECOVERY ASSOC	2,046.52	109.22	0.00	109.22
	Acct: 1924				
	WAL MART++	0.00	0.00	0.00	0.00
	Acct: 9274				
	HSBC RETAIL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 8415				
	ECMC(*)	592.51	31.62	0.00	31.62
	Acct: 1256				
	AMERICAN INFOSOURCE LP AGENT - MI	1,355.15	72.32	0.00	72.32
	Acct: 1003				
	MIRACLE LIFE SCIENCE	0.00	0.00	0.00	0.00
	Acct: 2010				
	NATIONAL REHAB	0.00	0.00	0.00	0.00
	Acct: ?				
	PENELEC/FIRST ENERGY**	2,850.71	152.14	0.00	152.14
	Acct: 8236				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1924				
	PRA/PORTFOLIO RECOVERY ASSOC	503.44	26.87	0.00	26.87
	Acct: 0556				
	PRA/PORTFOLIO RECOVERY ASSOC	2,454.17	130.98	0.00	130.98
	Acct: 5803				
	PRA/PORTFOLIO RECOVERY ASSOC	489.16	26.11	0.00	26.11
	Acct: 5122				
	ALTAIR OH XIII LLC	856.24	45.70	0.00	45.70
	Acct: 0707				
	ECMC(*)	16,218.06	865.56	0.00	865.56
	Acct: 2726				
	TD BANK USA NA**	2,218.47	118.40	0.00	118.40
	Acct: 2890				
	TD RCS LITMAN	0.00	0.00	0.00	0.00
	Acct: 9730				
	TEK COLLECT	0.00	0.00	0.00	0.00
	Acct: 7971				
	THE BUREAUS INC	0.00	0.00	0.00	0.00
	Acct: 5366				
	TARGET NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 0016				
	UPMC BEDFORD MEMORIAL	0.00	0.00	0.00	0.00
	Acct: 2248				
					1,605.05
TOTAL PAID TO CREDITORS					71,169.07

TOTAL	
CLAIMED	35.56
PRIORITY	18,550.80
SECURED	30,740.26

Date: 05/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTOPHER M. BRUMBAUGH
AMANDA K. BRUMBAUGH
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-70227 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Christopher M. Brumbaugh
Amanda K. Brumbaugh
DebtorsCase No. 14-70227-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 39

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db/jdb
intp
+Christopher M. Brumbaugh, Amanda K. Brumbaugh, 221 W. 5th Avenue, Everett, PA 15537-9609
+Southern Fulton School District, Attn: Payroll Department, 3072 Great Cove Road, Suite 100, Warfordsburg, PA 17267-8530
13830877 +AES/PHEAA, 1200 N 7th St, Harrisburg, PA 17102-1419
13830880 +Chase, PO Box 24696, Columbus, OH 43224-0696
13880879 ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408
13830887 HSBC Retail Services, PO Box 5244, Carol Stream, IL 60197-5244
13873971 JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
14257410 JP Morgan Chase Bank, N.A., Chase Records Center, Attn: Corresponden, Mail Code LA4-555 700 Kansas Lane, Monroe, LA 71203
13830888 +KML Law Group, Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
13830889 +M & T Bank PHEAA Trust, PO Box 9054, Pleasanton, CA 94566-9054
13830891 +Miracle Life Science, PO Box 844117, Dallas, TX 75284-4117
13830892 National Rehab Park, PO Box 1135, Buena Vista, PA 15018
13860721 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
13830893 +Penelec, PO Box 16001, Reading, PA 19612-6001
13851210 +Penelec, A FirstEnergy Company, c/o FirstEnergy Corp, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
13830895 +Radioshack/Citi Bank N.A., PO Box 6497, Sioux Falls, SD 57117-6497
13830897 +TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
13830898 +TD RCS/Littman Jewelers, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
13830901 +TNB - Target, PO Box 673, Minneapolis, MN 55440-0673
13830899 +Tek-Collect Inc, 871 Park St, Columbus, OH 43215-1441
13936901 The Bureau, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
13830900 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14229519 +West Providence Township Municipal Authority, c/o Leventry, Haschak & Rodkey, LLC, 1397 Eisenhower Blvd., Richland Sq. III, Suite 202, Johnstown, PA 15904-3267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13866747 +E-mail/Text: bncmail@w-legal.com May 29 2019 03:37:35 ALTAIR OH XIII, LLC, C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13843703 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 29 2019 03:49:06 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13875620 E-mail/PDF: rmscedi@recoverycorp.com May 29 2019 03:44:42 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13830879 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 29 2019 03:46:19 Capital One, PO Box 85520, Richmond, VA 23285
13830881 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 29 2019 03:36:32 Comenity Bank/Fashion Bug, PO Box 182272, Columbus, OH 43218-2272
13830882 E-mail/PDF: gecsed@recoverycorp.com May 29 2019 04:01:13 GEICB/JC Penney, PO Box 984100, El Paso, TX 79998
13830883 +E-mail/PDF: gecsed@recoverycorp.com May 29 2019 13:11:22 GEICB/Lowes, PO Box 965005, Orlando, FL 32896-5005
13830884 +E-mail/PDF: gecsed@recoverycorp.com May 29 2019 04:01:13 GEICB/Paypal Smart Con, PO Box 965005, Orlando, FL 32896-5005
13830885 +E-mail/PDF: gecsed@recoverycorp.com May 29 2019 13:11:22 GEICB/Sams Club, PO Box 965005, Orlando, FL 32896-5005
13830886 +E-mail/PDF: gecsed@recoverycorp.com May 29 2019 04:01:13 GEICB/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
13830890 +E-mail/Text: bankruptcydpt@mcsmcg.com May 29 2019 03:37:18 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
13830894 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2019 03:46:27 Portfolio Recovery Assoc., 120 Corporate Blvd Ste 1, Norfolk, VA 23502
13879529 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2019 03:48:18 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13830896 +E-mail/PDF: pa_dc_claims@navient.com May 29 2019 03:46:33 Sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203
13849603 +E-mail/Text: bncmail@w-legal.com May 29 2019 03:37:35 TD BANK USA, N.A., C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13830902 +E-mail/Text: BankruptcyNotice@upmc.edu May 29 2019 03:38:07 UPMC Bedford Memorial, Quantum I Building/Third Floor, Distribution Room #386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.

District/off: 0315-7

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 39

Date Rcvd: May 28, 2019

cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13830878 ##+Alpha Recovery Group, 5660 Greenwood Plaza Blvd, Suite 101, Englewood, CO 80111-2417
TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jeffrey A. Muriceak on behalf of Joint Debtor Amanda K. Brumbaugh jmuriceak@eveyblack.com,
choover@eveyblack.com
Jeffrey A. Muriceak on behalf of Debtor Christopher M. Brumbaugh jmuriceak@eveyblack.com,
choover@eveyblack.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6